

(Official Form 1)(12/03)

FORM B1 UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION		Voluntary Petition
Name of Debtor (if individual, enter Last, First Middle): Cisneros Sr., Federico Alberto		Name of Joint Debtor (Spouse) (if individual, enter Last, First Middle): Cisneros, Heather Christine
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than one, state all): xxx-xx-0402		Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than one, state all): xxx-xx-2435
Street Address of Debtor (No. and Street, City, State and Zip Code): 31411 Helen Lane Tomball, TX 77375		Street Address of Joint Debtor (No. and Street, City, State and Zip Code): 31411 Helen Ln. Tomball, TX 77375
County of Residence or of the Principal Place of Business: Harris		County of Residence or of the Principal Place of Business: Harris
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):
Location of Principal Assets of Business Debtor (if different from street address above):		
Information Regarding the Debtor (Check the Applicable Boxes)		
Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.		
Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank		Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Section 304 - Case ancillary to foreign proceeding
Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business		Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3.
Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined by 11 U.S.C. Sec. 101. <input type="checkbox"/> Debtor is & elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)		
Statistical/Administrative Information (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses are paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors 1-15 16-49 50-99 100-199 200-999 1000-Over <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
Estimated Assets \$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million 1,000,001 to \$10 million \$10,000,001 to \$50 million \$50,000,001 to \$100 million More than \$100 million <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
Estimated Debts \$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million 1,000,001 to \$10 million \$10,000,001 to \$50 million \$50,000,001 to \$100 million More than \$100 million <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		

(Official Form 1)(12/03)

FORM B1, Page 2

Voluntary Petition (page 2) <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Federico Alberto Cisneros, Sr. Heather Christine Cisneros	
Prior Bankruptcy Case(s) Filed Within Last 6 Years (If more than two, attach additional sheet)			
Location Where Filed: None	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case(s) Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor:	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Signatures			
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X <u>/s/ Federico Alberto Cisneros, Sr.</u> Federico Alberto Cisneros, Sr. X <u>/s/ Heather Christine Cisneros</u> Heather Christine Cisneros Telephone Number (If not represented by an attorney) <u>10/14/2005</u> Date		Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition. Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner named in the foregoing petition that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. X <u>/s/ J. Thomas Black</u> 10/14/2005 J. Thomas Black Date Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. Printed Name of Bankruptcy Petition Preparer Social Security Number Address Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. X _____ Signature of Bankruptcy Petition Preparer Date A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both (11 U.S.C. § 110; 18 U.S.C. § 156).	
Signature of Attorney X <u>/s/ J. Thomas Black</u> J. Thomas Black Bar No. 02373400 J. Thomas Black Federal Admissions No. 4261 6671 Southwest Freeway, Suite 100 Houston, TX 77074-2214 Phone No. (713) 772-8037 Fax No. (713) 772-5058 <u>10/14/2005</u> Date		Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. X _____ Printed Name of Authorized Individual Title of Authorized Individual <u>10/14/2005</u> Date	

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Federico Alberto Cisneros, Sr.
Heather Christine Cisneros**

CASE NO

CHAPTER 7

SCHEDULE A (REAL PROPERTY)

Description And Location Of Property	Nature Of Debtor's Interest In Property	Husband, Wife, Joint Or Community	Current Market Value Of Debtor's Interest In Property, Without Deducting Any Secured Claim Or Exemption	Amount Of Secured Claim
House and Lot Homestead consisting of house and lot located at 31411 Helen Ln, LT 3 JUERGENS WOOD, (Tax Value \$445,888), Harris County, Tomball, Texas (other houses in neighborhood selling for less than tax value)	Homestead	C	\$400,000.00	\$285,441.00
Total:			\$400,000.00	

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Federico Alberto Cisneros, Sr.
Heather Christine Cisneros**

CASE NO

CHAPTER 7

SCHEDULE B (PERSONAL PROPERTY)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	C	\$97.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Hibernia Bank Checking Account	C	\$7.00
		Woodforest Bank Checking Account	C	\$1,400.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings including audio, video and computer equipment.		Sofa	C	\$100.00
		Love Seat	C	\$50.00
		Lamps	C	\$10.00
		TV	C	\$75.00
		VCR	C	\$20.00
		Stereo	C	\$30.00
		DVD Player	C	\$20.00
		Stove	C	\$40.00
		Refrigerator	C	\$100.00
		Dishwasher	C	\$50.00
		Small Appliances	C	\$35.00
		Pots and Pans	C	\$50.00
Total >				\$2,119.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Federico Alberto Cisneros, Sr.
Heather Christine Cisneros**

CASE NO

CHAPTER **7**

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Dishes and Glassware	C	\$35.00
		Table and Chairs	C	\$70.00
		China Cabinet	C	\$125.00
		Bed	C	\$150.00
		Dresser	C	\$75.00
		Lamp	C	\$85.00
		TV	C	\$45.00
		Bed	C	\$40.00
		Dresser	C	\$20.00
		Night Stand	C	\$5.00
		Bed	C	\$80.00
		Dresser	C	\$40.00
		Clock	C	\$5.00
		Washer	C	\$50.00
		Dryer	C	\$40.00
		Freezer	C	\$50.00
		Garden Tools	C	\$25.00
		Misc. Electric Tools	C	\$25.00
		Lawn Mower	C	\$50.00
Total >				\$3,134.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Federico Alberto Cisneros, Sr.
Heather Christine Cisneros**

CASE NO

CHAPTER **7**

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles. 6. Wearing apparel. 7. Furs and jewelry. 8. Firearms and sports, photographic, and other hobby equipment. 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Towels and Linens	C	\$35.00
		Towels and Linens	C	\$30.00
		Elvis Collection	C	\$0.00
		Debtors Clothing and Shoes	C	\$250.00
		Co-Debtors Clothing and Shoes	C	\$300.00
		Debtors Watch	C	\$150.00
		Wedding Band	C	\$400.00
		Bracelets	C	\$100.00
		Co-Debtors Watch	C	\$150.00
		Co-Debtors Wedding Band	C	\$800.00
		Co-Debtors Bracelets	C	\$250.00
		Shot Gun	C	\$100.00
		Sports Equipment	C	\$40.00
		Husband's Conseco Life Insurance Face Value \$250,000 (no cash value)	C	\$0.00
		Wife's Conseco Whole Life Insurance (Face Value: \$200,000)	C	\$7,941.00
Total >				\$13,645.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Federico Alberto Cisneros, Sr.
Heather Christine Cisneros**

CASE NO

CHAPTER **7**

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Husband's Primerica Term Life Policy \$200,000	C	\$0.00
		Husband's Protective Term Life Ins. Policy (face value \$250,000)	C	\$0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Lodge Mortgage 401K (wife's)	C	\$4,400.00
		Planet Ford 401K (husband's)	C	\$10,100.00
		Charles Schwab Rollover IRA	C	\$34,692.55
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.		Anticipated 2004 Tax Refund \$3500 (will likely be offset by IRS)	C	\$0.00
Total >				\$66,337.55

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Federico Alberto Cisneros, Sr.
Heather Christine Cisneros**

CASE NO

CHAPTER **7**

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 4

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Anticipated 2005 IRS Tax Refund (estimate only)	C	\$3,500.00
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1993 Chevrolet Cavalier (135,000 miles)	C	\$500.00
		2005 Ford Excursion (wife drives) Vehicle Title and Debt in Debtor's Dad's Name.	C	\$30,000.00
		2002 Chevrolet Malibu (nephew drives and pays) Vehicle title and debt in debtor's name.	C	\$4,000.00
		1993 Harley Davidson	C	\$6,000.00
		1972 Chevrolet Nova (not running, in shop)	C	\$2,500.00
Total >				\$109,337.55

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Federico Alberto Cisneros, Sr.
Heather Christine Cisneros**

CASE NO

CHAPTER **7**

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 5

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.		2 Cats	C	\$2.00
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
Total >				\$109,339.55

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Federico Alberto Cisneros, Sr.
Heather Christine Cisneros**

CASE NO

CHAPTER 7

SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

- ☐ 11 U.S.C. Sec. 522(b)(1): Exemptions provided in 11 U.S.C. Sec. 522(d). Note: These exemptions are available only in certain states.
- ☒ 11 U.S.C. Sec. 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
House and Lot Homestead consisting of house and lot located at 31411 Helen Ln, LT 3 JUERGENS WOOD, (Tax Value \$445,888), Harris County, Tomball, Texas (other houses in neighborhood selling for less than tax value)	Const. Art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001, 41.002	\$114,559.00	\$400,000.00
Sofa	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$100.00	\$100.00
Love Seat	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$50.00	\$50.00
Lamps	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$10.00	\$10.00
TV	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$75.00	\$75.00
VCR	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$20.00	\$20.00
Stereo	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$30.00	\$30.00
DVD Player	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$20.00	\$20.00
Stove	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$40.00	\$40.00
		\$114,904.00	\$400,345.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Federico Alberto Cisneros, Sr.
Heather Christine Cisneros**

CASE NO

CHAPTER 7

SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)

Continuation Sheet No. 1

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Refrigerator	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$100.00	\$100.00
Dishwasher	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$50.00	\$50.00
Small Appliances	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$35.00	\$35.00
Pots and Pans	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$50.00	\$50.00
Dishes and Glassware	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$35.00	\$35.00
Table and Chairs	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$70.00	\$70.00
China Cabinet	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$125.00	\$125.00
Bed	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$150.00	\$150.00
Dresser	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$75.00	\$75.00
Lamp	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$85.00	\$85.00
TV	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$45.00	\$45.00
Bed	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$40.00	\$40.00
Dresser	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$20.00	\$20.00
		\$115,784.00	\$401,225.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Federico Alberto Cisneros, Sr.
Heather Christine Cisneros**

CASE NO

CHAPTER 7

SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)

Continuation Sheet No. 2

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Night Stand	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$5.00	\$5.00
Bed	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$80.00	\$80.00
Dresser	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$40.00	\$40.00
Clock	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$5.00	\$5.00
Washer	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$50.00	\$50.00
Dryer	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$40.00	\$40.00
Freezer	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$50.00	\$50.00
Garden Tools	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$25.00	\$25.00
Misc. Electric Tools	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$25.00	\$25.00
Lawn Mower	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$50.00	\$50.00
Towels and Linens	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$35.00	\$35.00
Towels and Linens	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$30.00	\$30.00
Elvis Collection	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$0.00	\$0.00
		\$116,219.00	\$401,660.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Federico Alberto Cisneros, Sr.
Heather Christine Cisneros**

CASE NO

CHAPTER 7

SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)

Continuation Sheet No. 3

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Debtors Clothing and Shoes	Tex. Prop. Code §§ 42.001(a), 42.002(a)(5)	\$250.00	\$250.00
Co-Debtors Clothing and Shoes	Tex. Prop. Code §§ 42.001(a), 42.002(a)(5)	\$300.00	\$300.00
Debtors Watch	Tex. Prop. Code §§ 42.001(a), 42.002(a)(6)	\$150.00	\$150.00
Wedding Band	Tex. Prop. Code §§ 42.001(a), 42.002(a)(6)	\$400.00	\$400.00
Bracelets	Tex. Prop. Code §§ 42.001(a), 42.002(a)(6)	\$100.00	\$100.00
Co-Debtors Watch	Tex. Prop. Code §§ 42.001(a), 42.002(a)(6)	\$150.00	\$150.00
Co-Debtors Wedding Band	Tex. Prop. Code §§ 42.001(a), 42.002(a)(6)	\$800.00	\$800.00
Co-Debtors Bracelets	Tex. Prop. Code §§ 42.001(a), 42.002(a)(6)	\$250.00	\$250.00
Shot Gun	Tex. Prop. Code §§ 42.001(a), 42.002(a)(8)	\$100.00	\$100.00
Sports Equipment	Tex. Prop. Code §§ 42.001(a), 42.002(a)(8)	\$40.00	\$40.00
Husband's Conseco Life Insurance Face Value \$250,000 (no cash value)	Tex. Ins. Code art. 21.22, § 1	\$0.00	\$0.00
Wife's Conseco Whole Life Insurance (Face Value: \$200,000)	Tex. Ins. Code art. 21.22, § 1	\$7,941.00	\$7,941.00
Husband's Primerica Term Life Policy \$200,000	Tex. Ins. Code art. 21.22, § 1	\$0.00	\$0.00
		\$126,700.00	\$412,141.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Federico Alberto Cisneros, Sr.
Heather Christine Cisneros**

CASE NO

CHAPTER 7

SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)

Continuation Sheet No. 4

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Husband's Protective Term Life Ins. Policy (face value \$250,000)	Tex. Ins. Code art. 21.22, § 1	\$0.00	\$0.00
Lodge Mortgage 401K (wife's)	Tex. Prop. Code § 42.0021	\$4,400.00	\$4,400.00
Planet Ford 401K (husband's)	Tex. Prop. Code § 42.0021	\$10,100.00	\$10,100.00
Charles Schwab Rollover IRA	Tex. Prop. Code § 42.0021	\$34,692.55	\$34,692.55
2005 Ford Excursion (wife drives) Vehicle Title and Debt in Debtor's Dad's Name.	Tex. Prop. Code §§ 42.001(a), 42.002(a)(9)	\$0.00	\$30,000.00
2002 Chevrolet Malibu (nephew drives and pays) Vehicle title and debt in debtor's name.	Tex. Prop. Code §§ 42.001(a), 42.002(a)(9)	\$0.00	\$4,000.00
1993 Harley Davidson	Tex. Prop. Code §§ 42.001(a), 42.002(a)(9)	\$0.00	\$6,000.00
1972 Chevrolet Nova (not running, in shop)	Tex. Prop. Code §§ 42.001(a), 42.002(a)(9)	\$2,500.00	\$2,500.00
2 Cats	Tex. Prop. Code §§ 42.001(a), 42.002(a)(11)	\$2.00	\$2.00
		\$178,394.55	\$503,835.55

IN RE: **Federico Alberto Cisneros, Sr.**
Heather Christine CisnerosCASE NO _____
(If Known)CHAPTER **7****SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)**☐ Check this box if debtor has no creditors holding secured claims to report on Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxx9205 General Motors Mtg Corp Po Box 780 Waterloo, IA 50704	C	DATE INCURRED: 09/25/2002 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: House and Lot REMARKS: COLLATERAL VALUE: \$400,000.00				\$277,870.00	
ACCT #: xxxxxxx5748 Hibernia National Bank 225 Baronne St New Orleans, LA 70112	C	DATE INCURRED: 12/18/2002 NATURE OF LIEN: Secured COLLATERAL: Motorcycle REMARKS: COLLATERAL VALUE: \$6,000.00				\$10,098.00	\$4,098.00
ACCT #: xxxxxxx2174 Hibernia National Bank 225 Baronne St New Orleans, LA 70112	C	DATE INCURRED: 07/29/2002 NATURE OF LIEN: Automobile COLLATERAL: Malibu REMARKS: COLLATERAL VALUE: \$4,000.00				\$8,652.00	\$4,652.00
ACCT #: xxxxxxx1001 San Antonio Credit Uni Po Box 1356 San Antonio, TX 78295	C	DATE INCURRED: 10/30/2001 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: House and Lot REMARKS: COLLATERAL VALUE: \$400,000.00				\$7,571.00	
Total for this Page (Subtotal) >						\$304,191.00	\$8,750.00
Running Total >						\$304,191.00	\$8,750.00

_____**No**____ continuation sheets attached

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION

IN RE: **Federico Alberto Cisneros, Sr.**
Heather Christine Cisneros

CASE NO

CHAPTER 7

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec. 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided by 11 U.S.C. Sec. 507(a)(3), as amended by § 1401 of Pub. L. 109-8.

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec. 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec. 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec. 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. Sec. 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. Sec. 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. Sec. 507(a)(9).

☐ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.

** Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

 No continuation sheets attached

IN RE: **Federico Alberto Cisneros, Sr.**
Heather Christine CisnerosCASE NO _____
(If Known)CHAPTER **7****SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)**☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxx7408 Capital 1 Bk 11013 W Broad St Glen Allen, VA 23060	C	DATE INCURRED: 10/30/2001 CONSIDERATION: Credit Card REMARKS:				\$3,656.00
ACCT #: CCS Collections 94 Wells Ave Newton, MA 02166	C	DATE INCURRED: CONSIDERATION: Collecting agent forLABCORP REMARKS:				\$92.00
ACCT #: xxxxx7648 Centrl Fincl Pob 14059 Orange, CA 92863	C	DATE INCURRED: 02/2004 CONSIDERATION: Collecting agent forHOUSTON NORTHWEST MEDIC REMARKS:				\$268.00
ACCT #: xxxxx5096 Centrl Fincl Pob 14059 Orange, CA 92863	C	DATE INCURRED: 06/2004 CONSIDERATION: Collecting agent forMED1CYPRESS FAIRBANKS M REMARKS:				\$712.00
ACCT #: Conroe Surgery 1501 River Pointe Dr, Ste 200 Conroe, TX 77304	C	DATE INCURRED: CONSIDERATION: Medical Services REMARKS:				\$539.00
ACCT #: xxxxxxxxxxxxxx0000 Diversified Credit Sys Po Box 3424 Longview, TX 75606	C	DATE INCURRED: 01/22/2003 CONSIDERATION: Collecting agent forKELSEY-SEYBOLD CLINIC REMARKS:				\$260.00
ACCT #: xxxxxxxx1000 Dupont Beaumont Fcu Po Box 1305 Nederland, TX 77627	C	DATE INCURRED: 02/07/1996 CONSIDERATION: Credit Card REMARKS:				\$160.00
Total for this Page (Subtotal) >						\$5,687.00
Running Total >						\$5,687.00

3 continuation sheets attached

IN RE: **Federico Alberto Cisneros, Sr.**
Heather Christine Cisneros

CASE NO _____
 (If Known)

CHAPTER **7**

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 1

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxx3039 G M A C Po Box 2150 Greeley, CO 80632	C	DATE INCURRED: 10/31/2002 CONSIDERATION: Repossession Deficiency REMARKS:				\$14,582.00
ACCT #: xxxxxxxx1732 Gemb/exnmble Po Box 981400 El Paso, TX 79998	C	DATE INCURRED: 06/2003 CONSIDERATION: Charge Account REMARKS:				\$164.00
ACCT #: Greater Houston Anesthesiology P. O. Box 200535 Houston, TX 77216-0535	C	DATE INCURRED: CONSIDERATION: Medical Services REMARKS:				\$95.60
ACCT #: xxxxxxxx3350 Hsbc/rs Pob 15524 Wilmington, DE 19850	C	DATE INCURRED: 07/1995 CONSIDERATION: Charge Account REMARKS:				\$3,304.00
ACCT #: Internal Revenue Service Insolvency Group 1919 Smith, STOP 5022-HOU Houston, TX 77002	C	DATE INCURRED: CONSIDERATION: Taxes for 2001 REMARKS:				\$23,155.00
ACCT #: Internal Revenue Service PO Box 21126 Philadelphia, PA 19114	C	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: 4548 Monogram Bank N America Po Box 17054 Wilmington, DE 19884	C	DATE INCURRED: 09/26/2000 CONSIDERATION: Credit Card REMARKS:				\$16,245.00
Total for this Page (Subtotal) >						\$57,545.60
Running Total >						\$63,232.60

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 5673 Monogram Bank N America Po Box 17054 Wilmington, DE 19884	C	DATE INCURRED: 04/23/2002 CONSIDERATION: Credit Card REMARKS:				\$6,676.00
ACCT #: 5734 Monogram Bank N America Po Box 17054 Wilmington, DE 19884	C	DATE INCURRED: 04/26/2002 CONSIDERATION: Credit Card REMARKS:				\$6,378.00
ACCT #: xxxx3969 Nco- Medclr Pob 41448 Philadelphia, PA 19101	C	DATE INCURRED: 06/15/2005 CONSIDERATION: Collecting agent forEMCARE HTN EMERGENCY PH REMARKS:				\$176.00
ACCT #: xxxx3970 Nco- Medclr Pob 41448 Philadelphia, PA 19101	C	DATE INCURRED: 06/15/2005 CONSIDERATION: Collecting agent forEMCARE HTN EMERGENCY PH REMARKS:				\$338.00
ACCT #: Northland Group Inc. P.O. Box 390905 Edina, MN 55439 Mail Code CBK1	C	DATE INCURRED: CONSIDERATION: Collecting agent forLVNV FUNDING/EXXON REMARKS:				\$1,932.00
ACCT #: xxx8295 Osi Collect Po Box 551075 Jacksonville, FL 32255	C	DATE INCURRED: 06/2004 CONSIDERATION: CoIEMCARE HTN EMERGENCY PHYSIC REMARKS:				\$176.00
ACCT #: xxx8294 Osi Collect Po Box 551075 Jacksonville, FL 32255	C	DATE INCURRED: 06/2004 CONSIDERATION: Collecting agent forEMCARE HTN EMERGENCY PH REMARKS:				\$338.00
Total for this Page (Subtotal) >						\$16,014.00
Running Total >						\$79,246.60

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE		CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxx1515	United Revenue Corp 204 Billings St Ste 120 Arlington, TX 76010	C	DATE INCURRED: 11/04/2004 CONSIDERATION: Collecting agent forTEXAS MEDICINE RESOURCES REMARKS:				\$550.00
ACCT #: xx0672	Zenith Acquisition 220 John Glenn Dr # 1 Amherst, NY 14228	C	DATE INCURRED: 01/26/2005 CONSIDERATION: Collecting agent forN NORTH STAR CAPITAL ACQ REMARKS:				\$10,852.00
Total for this Page (Subtotal) >							\$11,402.00
Running Total >							\$90,648.60

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Federico Alberto Cisneros, Sr.
Heather Christine Cisneros**

CASE NO

CHAPTER **7**

SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Federico Alberto Cisneros, Sr.
Heather Christine Cisneros**

CASE NO

CHAPTER **7**

SCHEDULE H (CODEBTORS)

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Federico Alberto Cisneros, Sr.
Heather Christine Cisneros**

CASE NO

CHAPTER 7

SCHEDULE I (CURRENT INCOME OF INDIVIDUAL DEBTOR(S))

Debtor's Marital Status	Dependents of Debtor and Spouse (Names, Ages and Relationships)					
	Name	Age	Relationship	Name	Age	Relationship
Married	F.A.C.	18	Child			
	A.K.R.	10	Child			
	A.P.C.	6	Child			
	A.B.C.	5	Child			
Employment	Debtor			Spouse		
Occupation	Sales Manager			Loan Officer		
Name of Employer	Planet Ford			Lodge Mortgage, Inc.		
How Long Employed	Since Jan. 2001			1.5 years		
Address of Employer	Houston, Texas			Conroe, Texas		

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (prorate if not paid monthly)

Estimated monthly overtime

SUBTOTAL

LESS PAYROLL DEDUCTIONS

A. Payroll taxes (includes social security tax if B. is zero)

B. Social Security Tax

C. Medicare

D. Insurance

E. Union dues

F. Retirement

G. Other (specify) _____

H. Other (specify) _____

I. Other (specify) _____

J. Other (specify) _____

K. Other (specify) _____

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm (attach detailed stmt)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to debtor for the debtor's use or that of the dependents listed above

Social Security or other government assistance (specify)

Pension or retirement income

Other monthly income (specify below)

1. Nephew Pays Malibu Pymt. _____

2. _____

3. _____

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME \$11,131.37

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

BOTH DEBTORS ARE 100% COMMISSION AND PAY VARIES A GREAT DEAL FROM MONTH TO MONTH.

DEBTOR

SPOUSE

\$8,952.36

\$7,206.87

\$0.00

\$0.00

\$8,952.36

\$7,206.87

\$1,719.79

\$259.35

\$806.00

\$386.58

\$188.50

\$90.42

\$33.34

\$87.99

\$0.00

\$0.00

\$1,300.00

\$500.89

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$4,047.63

\$1,325.23

\$4,904.73

\$5,881.64

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$345.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$5,249.73

\$5,881.64

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Federico Alberto Cisneros, Sr.
Heather Christine Cisneros**

CASE NO

CHAPTER 7

SCHEDULE J (CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S))

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. If box is checked, complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rental for mobile home) Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$3,881.00
Utilities: Electricity and heating fuel Water and sewer Telephone Other: CABLE & ISP	\$351.00 \$240.00 \$70.00 \$150.00
Home maintenance (repairs and upkeep) Food Clothing Laundry and dry cleaning Medical and dental expenses (not covered by insurance) Transportation (not including car payments) Recreation, clubs and entertainment, newspapers, magazines, etc. Charitable contributions	\$250.00 \$800.00 \$400.00 \$125.00 \$250.00 \$700.00 \$100.00
Insurance (not deducted from wages or included in home mortgage payments) Homeowner's or renter's Life Health Auto Other:	\$338.00 \$195.00
Taxes (not deducted from wages or included in home mortgage payments) Specify:	
Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan) Auto: Auto Other: Motorcycle Other: Malibu Payment Other:	\$698.00 \$385.00 \$345.00
Alimony, maintenance, and support paid to others: Payments for support of add'l dependents not living at debtor's home: Regular expenses from operation of business, profession, or farm (attach detailed statement) Other: See attached personal expenses Other:	\$2,482.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$11,760.00
[FOR CHAPTER 12 AND 13 DEBTORS ONLY] Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval. A. Total projected monthly income B. Total projected monthly expenses (including separate spouse budget if applicable) C. Excess income (A minus B) D. Total amount to be paid into plan each (interval)	

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Federico Alberto Cisneros, Sr.**
Heather Christine Cisneros

CASE NO

CHAPTER **7**

EXHIBIT TO SCHEDULE J

Itemized Personal Expenses

Expense	Amount
Auto Maintenance/Repairs/Tuneups	\$200.00
Work Lunches	\$370.00
Children's Lunch Money	\$150.00
Day Care/Babysitter/Childcare	\$950.00
Toll Road	\$42.00
Barber/Beauty Parlor	\$280.00
Cigarettes	\$120.00
Cell Phone	\$350.00
Pet Care	\$20.00
Total >	\$2,482.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Federico Alberto Cisneros, Sr.
Heather Christine Cisneros**

CASE NO

CHAPTER **7**

SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$400,000.00		
B - Personal Property	Yes	6	\$109,339.55		
C - Property Claimed as Exempt	Yes	5			
D - Creditors Holding Secured Claims	Yes	1			\$304,191.00
E - Creditors Holding Unsecured Priority Claims	Yes	1			\$0.00
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4			\$90,648.60
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$11,131.37
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$11,760.00
Total Number of Sheets of ALL Schedules >		23			
Total Assets >			\$509,339.55		
Total Liabilities >				\$394,839.60	

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Federico Alberto Cisneros, Sr.
Heather Christine Cisneros**

CASE NO

CHAPTER 7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 24 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 10/14/2005

Signature /s/ Federico Alberto Cisneros, Sr.
Federico Alberto Cisneros, Sr.

Date 10/14/2005

Signature /s/ Heather Christine Cisneros
Heather Christine Cisneros

[If joint case, both spouses must sign.]

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Federico Alberto Cisneros, Sr.
Heather Christine Cisneros**

CASE NO

CHAPTER 7

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
\$82,010.38	Debtor's 2005 Gross Income YTD (est)
\$63,326.25	Joint Debtor's 2005 Gross Income YTD (est)
\$139,000.00	2004 Gross Income
\$138,286.00	2003 Gross Income

2. Income other than from employment or operation of business

None

☒

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

None

☐

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
General Motors Mtg Corp Po Box 780 Waterloo, IA 50704	Monthly (Last 90 days)	\$3,276.00	\$277,870.00
G M A C Po Box 2150 Greeley, CO 80632	Monthly (Last 90 days)	\$495.00	\$14,582.00
Hibernia National Bank 225 Baronne St New Orleans, LA 70112	Monthly (Last 90 days)	\$385.00	\$10,098.00
Hibernia National Bank 225 Baronne St New Orleans, LA 70112	Monthly (Last 90 days)	\$342.00	\$8,652.00
San Antonio Credit Uni Po Box 1356 San Antonio, TX 78295	Monthly (Last 90 days)	\$566.00	\$7,571.00

None

☒

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Federico Alberto Cisneros, Sr.
Heather Christine Cisneros**

CASE NO

CHAPTER **7**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☒ a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None ☒ List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
J.Thomas Black Federal Admissions No. 4261 6671 Southwest Freeway, Suite 100 Houston, TX 77074-2214	10/13/2005	\$0.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Federico Alberto Cisneros, Sr.
Heather Christine Cisneros**

CASE NO

CHAPTER **7**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

**J. Thomas Black
Federal Admissions No. 4261
6671 Southwest Freeway, Suite 100
Houston, TX 77074-2214**

10/13/2005

**\$1,534.00 includes \$209 filing
fee, \$75 costs and \$50 credit
report**

10. Other transfers

None ☒ List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None ☒ If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Federico Alberto Cisneros, Sr.
Heather Christine Cisneros**

CASE NO

CHAPTER **7**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None ☒ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Section 101.

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Federico Alberto Cisneros, Sr.
Heather Christine Cisneros**

CASE NO

CHAPTER **7**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

- ☒ a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

- ☒ b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

- ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

- ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

20. Inventories

None

- ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None

- ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

None

- ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None

- ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None

- ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

None

- ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION

IN RE: **Federico Alberto Cisneros, Sr.**
Heather Christine Cisneros

CASE NO

CHAPTER 7

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

23. Withdrawals from a partnership or distributions by a corporation

None
☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

24. Tax Consolidation Group

None
☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

25. Pension Funds

None
☒ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto, consisting of 6 sheets, and that they are true and correct.

Date 10/14/2005

Signature /s/ Federico Alberto Cisneros, Sr.
of Debtor Federico Alberto Cisneros, Sr.

Date 10/14/2005

Signature /s/ Heather Christine Cisneros
of Joint Debtor Heather Christine Cisneros
(if any)

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Federico Alberto Cisneros, Sr.
Heather Christine Cisneros**

CASE NO

CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to Be Surrendered.

DESCRIPTION OF PROPERTY	CREDITOR'S NAME
-------------------------	-----------------

None

b. Property to Be Retained. (Check any applicable statement).

DESCRIPTION OF PROPERTY	CREDITOR'S NAME	Lien will be avoided pursuant to Sec. 522(f) and property will be claimed as exempt	Property is claimed as exempt and will be redeemed pursuant to Sec. 722	Debt will be reaffirmed pursuant to Sec. 524(c)	Debtor will continue making payments to creditor without reaffirming
House and Lot	General Motors Mtg Corp Po Box 780 Waterloo, IA 50704 xxxxx9205	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Motorcycle	Hibernia National Bank 225 Baronne St New Orleans, LA 70112 xxxxxxxx5748	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Malibu	Hibernia National Bank 225 Baronne St New Orleans, LA 70112 xxxxxxxx2174	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
House and Lot	San Antonio Credit Uni Po Box 1356 San Antonio, TX 78295 xxxxxxx1001	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Date 10/14/2005

Signature /s/ Federico Alberto Cisneros, Sr.
Federico Alberto Cisneros, Sr.

Date 10/14/2005

Signature /s/ Heather Christine Cisneros
Heather Christine Cisneros

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Federico Alberto Cisneros, Sr.
Heather Christine Cisneros**

CASE NO

CHAPTER 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept:	Fixed Fee: <u>\$1,534.00</u>
Prior to the filing of this statement I have received:	<u>\$1,534.00</u>
Balance Due:	<u>\$0.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

AMOUNT SHOWN INCLUDES \$1200 ATTORNEY FEE, PLUS \$209 FILING FEE, \$75 COSTS AND \$50 CREDIT REPORT FEE.

FEE DOES NOT INCLUDE REPRESENTATION IN ADVERSARY PROCEEDINGS OR CONTESTED MATTERS.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

10/14/2005

Date

/s/ J. Thomas Black

J. Thomas Black

J. Thomas Black

Federal Admissions No. 4261

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Phone: (713) 772-8037 / Fax: (713) 772-5058

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Glen Allen, VA 23060

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Newton, MA 02166

Centrl Fincl
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Orange, CA 92863

Conroe Surgery
1501 River Pointe Dr, Ste 200
Conroe, TX 77304

Diversified Credit Sys
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Longview, TX 75606

Dupont Beaumont Fcu
Po Box 1305
Nederland, TX 77627

Federico Alberto Cisneros, Sr.
31411 Helen Lane
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Gemb/exnmble
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General Motors Mtg Corp
Po Box 780
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Hsbc/rs
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Insolvency Group
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Houston, TX 77002

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Mail Code CBK1

Osi Collect
Po Box 551075
Jacksonville, FL 32255

Richard Simmons
U.S. Trustee
515 Rusk Street, Suite 3516
Houston TX 77002

San Antonio Credit Uni
Po Box 1356
San Antonio, TX 78295

United Revenue Corp
204 Billings St Ste 120
Arlington, TX 76010

Zenith Acquisition
220 John Glenn Dr # 1
Amherst, NY 14228